	Application No.	Applicant(s)
Notice of Allowability	10/604,885	SUISA, DANIEL
	Examiner	**Art Unit**	
	Jalatee Worjloh	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to _application filed 08/25/2003_.

2. ☒ The allowed claim(s) is/are _1-42_.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
   a) ☐ All   b) ☐ Some*   c) ☐ None   of the:
      1. ☐ Certified copies of the priority documents have been received.
      2. ☐ Certified copies of the priority documents have been received in Application No. _____ .
      3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

   * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
   (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
      1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .
   (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of
      Paper No./Mail Date _____ .

   Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)
1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☒ Interview Summary (PTO-413), Paper No./Mail Date _____ .
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____ .

EXAMINER'S AMENDMENT

1.   An examiner's amendment to the record appears below. Should the changes and/or

additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR

1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the

payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with

March Bobys on June 8, 2006.

The application has been amended as follows:

In the claims:

1. (Currently Amended) A system for generating and verifying signatures on hardcopy
documents
comprising:

a signor key associated with a signor of a hardcopy document;

document data required to be on the hardcopy document;

a signature generation apparatus part for generating a document signature using the signor key to
encode data selected from the document data, and which is then associated with the hardcopy
document;

a data indicator associated with the hardcopy document and indicating which of the document
data is used to generate the document signature;

a verification apparatus section for receiving the hardcopy document having the document data
thereon, the document signature, and the associated data indicator, and performing a comparison
to determine whether the document signature was generated using the signor key and the
document data indicated by the data indicator; and

an output section for outputting an indication, based on the results of the comparison, of
whether the document signature was generated using the signor key and the document data
indicated by the data indicator.

21. (Currently amended) The system of claim 1, wherein the document signature is associated with the hardcopy document by marking the document signature on the document and the verification apparatus ~~section~~ reads the associated signature on the hardcopy document using optical mark recognition.

25. (Currently amended) The system of claim 9, wherein the verification apparatus ~~section~~ comprises:

a payee bank for receiving the check having the associated signature; and

an inter-bank connection for forwarding the document data and information contained in the document signature to a bank computer system for determining whether the signature was generated using the signor key and the document data to thereby verify the document signature.

26. (Currently amended) The system of claim 9, wherein the verification apparatus ~~section~~ comprises:

an automated teller machine for receiving the check and reading the document data and document signature associated therewith; and

a connection for forwarding the read document data and document signature to a bank computer system for determining whether the document signature was generated using the signor key and the document data to thereby verify the document signature.

27. (Currently amended) The system of claim 9, wherein the verification apparatus ~~section~~ comprises:

an Internet banking system for acquiring the document data and document signature associated therewith and for forwarding the document data and document signature to a bank computer system for determining whether the signature was generated using the signor key and the document data to thereby verify the document signature.

28. (Currently amended) The system of claim 9, wherein the verification apparatus ~~section~~ comprises:

a telephone banking system for acquiring the document data and document signature associated therewith and for forwarding the document data and signature to a bank host computer system for determining whether the document signature was generated using the signor key and the document data to thereby verify the document signature.

29. (Currently amended) The system of claim 9, wherein the verification apparatus ~~section~~ comprises:

a payee section located at the location of a payee of the check for acquiring the document data and document signature with the check and for forwarding the document data and signature to a bank host computer system for determining whether the signature was generated using the signor key and the document data to thereby verify the document signature.

32. (Currently amended) The system of claim 9, wherein the verification apparatus ~~section~~ comprises: a mobile banking system for acquiring the document data and document signature and for forwarding the document data and document signature to a bank computer system for determining whether the signature was generated using the signor key and the document data to thereby verify the document signature.

33. (Currently amended) The system of claim 1, wherein the signature generation apparatus ~~part~~ includes first and second signature generation parts and wherein:

the first signature generation part generates an intermediate document signature using the signor key to encode data selected from the document data; and

the second signature generation part generates the document signature using a second signor key to encode the intermediate document signature and data indicator.

34. (Currently amended) The system of claim 33, wherein the verification apparatus ~~section~~ includes:

a decoding section using a verification key to decode the document signature to produce the intermediate document signature and the data indicator;

an encoding section using a second verification key for encoding the document data from the received hardcopy document indicated by the data indicator to generate a verification intermediate document signature; and

a comparison section for performing the comparison by comparing the decoded intermediate document signature to the verification intermediate document signature.

2.   Claims 1-42 are allowed.

Reasons for Allowance

3.   The following is an examiner's statement of reasons for allowance:

The closest prior art of record is US Publication No. 2002/0122568 to Zhao.

Zhao discloses techniques for incorporating authentication information into digital

representations of objects using the authentication information to authenticate the objects. Zhao

teaches creating a digital check using the same techniques as are used for digital paper cash. The

digital check includes a background image, an identifier for the bank account, an amount to paid,

and the name of the payer. The payer's private key is used to make a digital signature from at

least the identification of the bank and the amount to be paid, and the digital signature is

embedded as an electronic watermark in the background image. Zhao taken either individual or

in combination with other prior art of record fails to teach or suggest a data indicator associated

with the hardcopy document and indicating which of the document data is used to generate the

document signature and a verification section for receiving the hardcopy document having the

document data thereon, the document signature, and the associated data indicator, and

performing a comparison to determine whether the document signature was generated using the

signor key and the document data indicated by the data indicator as recited in independent claim

1, generating a data indicator indicating which of the document data is used to generate the

document signature, associating the document signature and data indicator with the hardcopy

document, and performing a comparison to determine whether the document signature was

generated using the signor key and the document data indicated by the data indicator as recited in

independent claim 35 and a data indicator indicating which of the check amount the check date

and the payee name are used to generate the signature as recited in independent claim 42.

Any comments considered necessary by applicant must be submitted no later than the

payment of the issue fee and, to avoid processing delays, should preferably accompany the issue

fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for

Allowance."

Conclusion

4.   The prior art made of record and not relied upon is considered pertinent to applicant's

disclosure.

- US Patent No. 6081610 to Dwork et al. teach a system and method for verifying

  signatures on documents.

- Dialog File 583, Accession No. 03684382 -"Device to detect fraudulent cheque

  signatures developed" discusses Rolls-Royce development of a dynamic signature

  verification system for checking handwritten signatures on cheques in cases of fraud.

- International Publication No. 97/26618 to Carney discloses a fraud detection data

  processor.

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Jalatee Worjloh whose telephone number is (571) 272-6714. The

examiner can normally be reached on Mondays-Thursdays 8:30 - 7:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, James Trammell can be reached on (571) 272-6712. The fax phone number for the

organization where this application or proceeding is assigned is 571-273-8300 for Regular/After

Final Actions and 571-273-6714 for Non-Official/Draft.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

may be obtained from either Private PAIR or Public PAIR. Status information for unpublished

applications is available through Private PAIR only. For more information about the PAIR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

                                            Jalatee Worjloh
                                            Patent Examiner
                                            Art Unit 3621

June 9, 2006

                                            JAMES A. REAGAN
                                          PRIMARY EXAMINER